FIG. 1A

```
┌─────────────────────────────────────────┐
│            Merchant Module               │
│                 124                      │
└─────────────────────────────────────────┘
        /              |              \
       /               |               \
  ┌──────────┐    ┌──────────┐    ┌──────────┐
  │Merchant 1│    │Merchant 2│ ...│Merchant N│
  │   104    │    │   108    │    │   112    │
  │┌────────┐│    │┌────────┐│    │┌────────┐│
  ││ Loyalty││    ││ Loyalty││    ││ Loyalty││
  ││Program1││    ││Program2││    ││ProgramN││
  ││  126   ││    ││  128   ││    ││  130   ││
  │└────────┘│    │└────────┘│    │└────────┘│
  └──────────┘    └──────────┘    └──────────┘
     /    \          /    \          /    \
┌────────┐┌────────┐      ┌────────┐┌────────┐
│Customer││Customer│      │Customer││Customer│
│  150   ││  150   │      │  150   ││  150   │
└────────┘└────────┘      └────────┘└────────┘
               ┌────────┐┌────────┐
               │Customer││Customer│
               │  150   ││  150   │
               └────────┘└────────┘
```
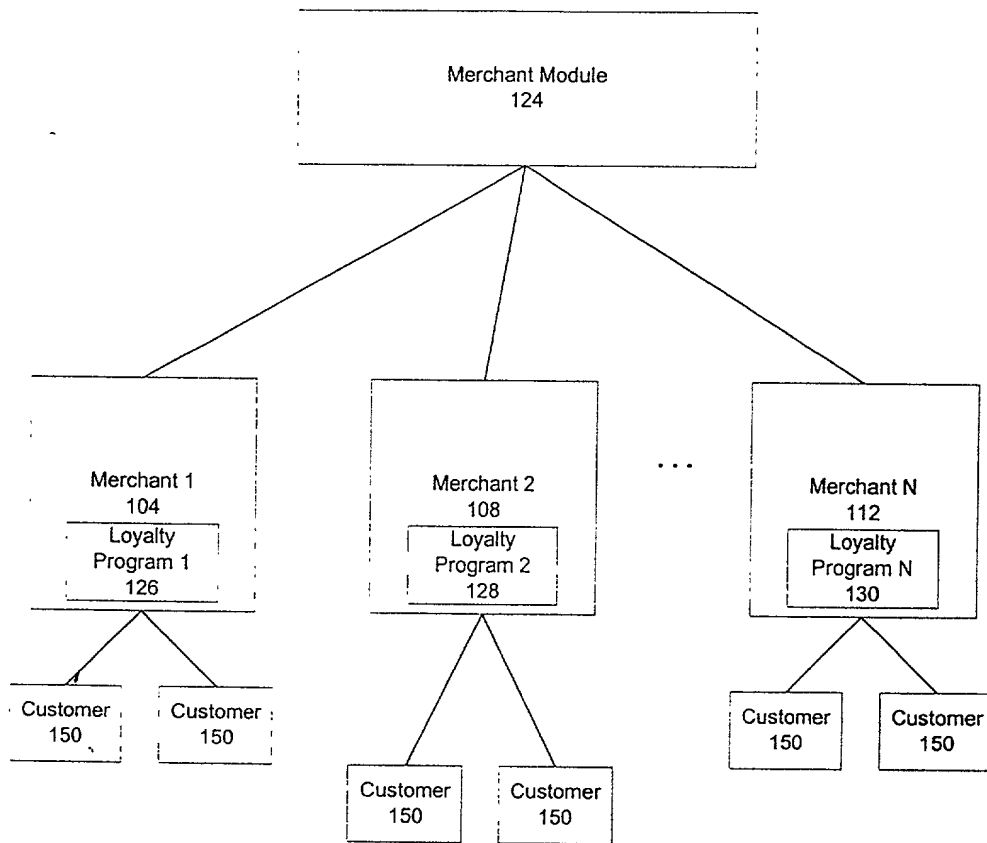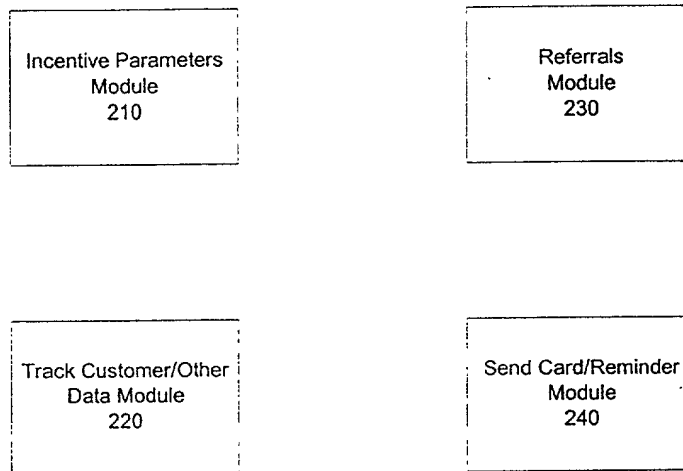
FIG. 1B
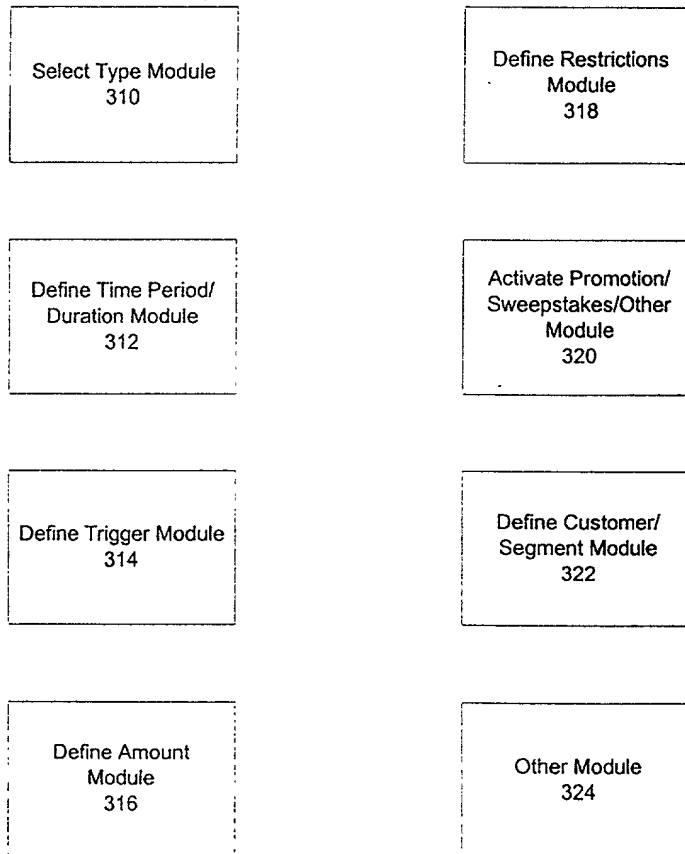
Merchant Loyalty Program

Incentive Parameters
Module
210

Referrals
Module
230

Track Customer/Other
Data Module
220

Send Card/Reminder
Module
240

FIG. 2

Incentive Parameters
Module 210

Select Type Module
310

Define Restrictions
Module
318

Define Time Period/
Duration Module
312

Activate Promotion/
Sweepstakes/Other
Module
320

Define Trigger Module
314

Define Customer/
Segment Module
322

Define Amount
Module
316

Other Module
324

FIG. 3

Customer Activation
Module
410

Application
Questionnaire
Summary Module
422

Customer Activity
Module
412

Average Customer
Profile Module
424

Active
Customers
416

Segment Module
414

Award Report
Module
426

Inactive
Customers
418

Transaction
Summary
Module
420

Transaction Detail
Module
428

Other Module
430

FIG. 4

Customer Module 132

Track Incentives
Module
510

Search Merchants
Module
516

Track Points
Module
512

Display Incentives
Module
518

Referrals
Module
514

Other Module
520

FIG. 5

Activation Process

```
                                              ┌─────────────────────┐
                                              │ Merchant Purchases  │
                                              │        Card         │
                                              │        610          │
                                              └─────────┬───────────┘
                                                        │
                                                        ▼
┌─────────────────────┐                       ┌─────────────────────┐
│ Customer Purchases  │                       │  Give to Customer   │
│       Card          │                       │        612          │
│       614           │                       │                     │
└─────────────────────┘                       └─────────┬───────────┘
          └──────────────────────────────────────────────┘
                                    │
                                    ▼
                       ┌─────────────────────┐
                       │  Customer Calls or  │
                       │   Visits Web Site   │
                       │        616          │
                       └─────────┬───────────┘
                                 │
                                 ▼
                       ┌─────────────────────┐
                       │  Verify No Previous │
                       │     Activation      │
                       │        618          │
                       └─────────┬───────────┘
                                 │
                                 ▼
                       ┌─────────────────────┐
                       │ Enter/Retrieve Type │
                       │       of Card       │
                       │        620          │
                       └─────────┬───────────┘
                                 │
                                 ▼
                       ┌─────────────────────┐
                       │  Enter Personal     │
                       │   Information       │
                       │        622          │
                       └─────────┬───────────┘
                                 │
                                 ▼
                       ┌─────────────────────┐
                       │ Enter Shopping Habits│
                       │  and/or Dining Habits│
                       │        624          │
                       └─────────┬───────────┘
                                 │
                                 ▼
                       ┌─────────────────────┐
                       │  Generate Password  │
                       │        626          │
                       └─────────┬───────────┘
                                 │
                                 ▼
                       ┌─────────────────────┐
                       │  Systems Activates  │
                       │        Card         │
                       │        628          │
                       └─────────────────────┘
```

FIG. 6

Merchant Information
712

Reference Information
714

Point Information
716

Merchant Balance
Information
718

Loyalty Program
Balance Information
720

Redemption
Information
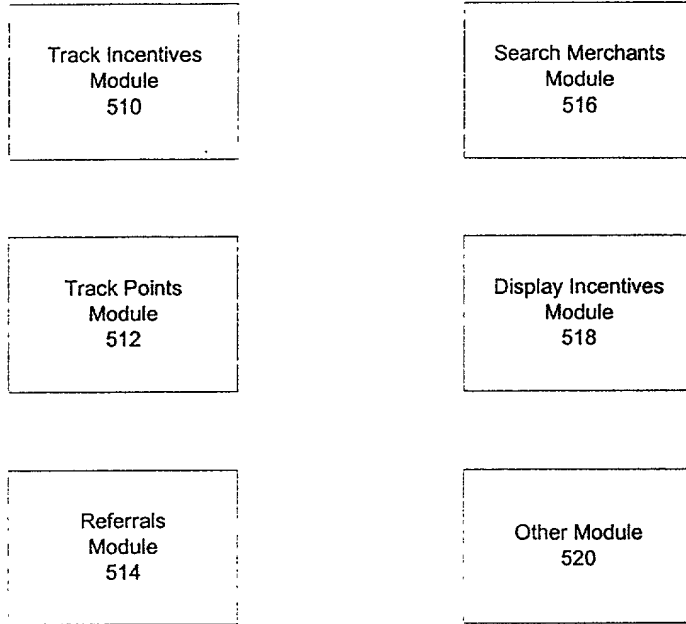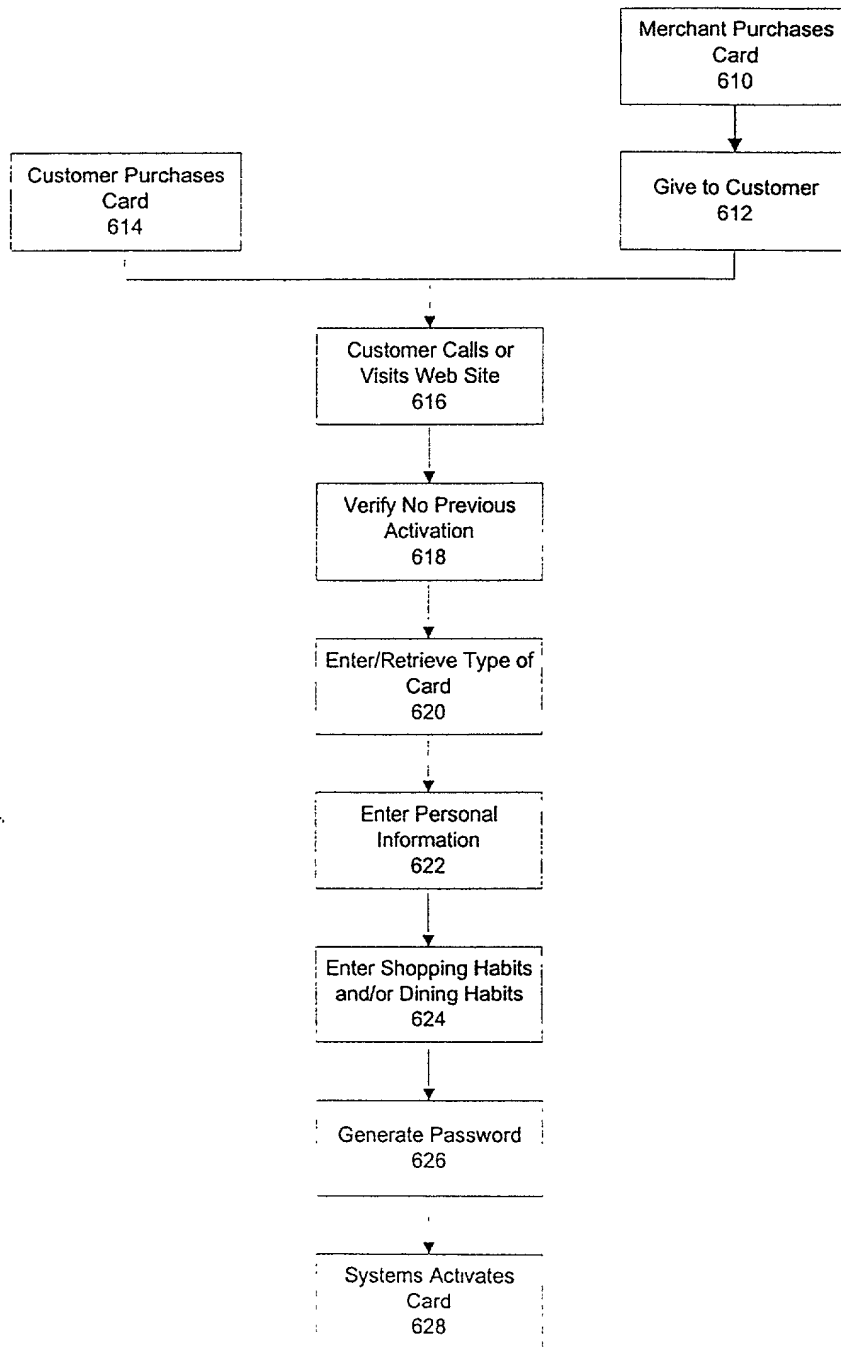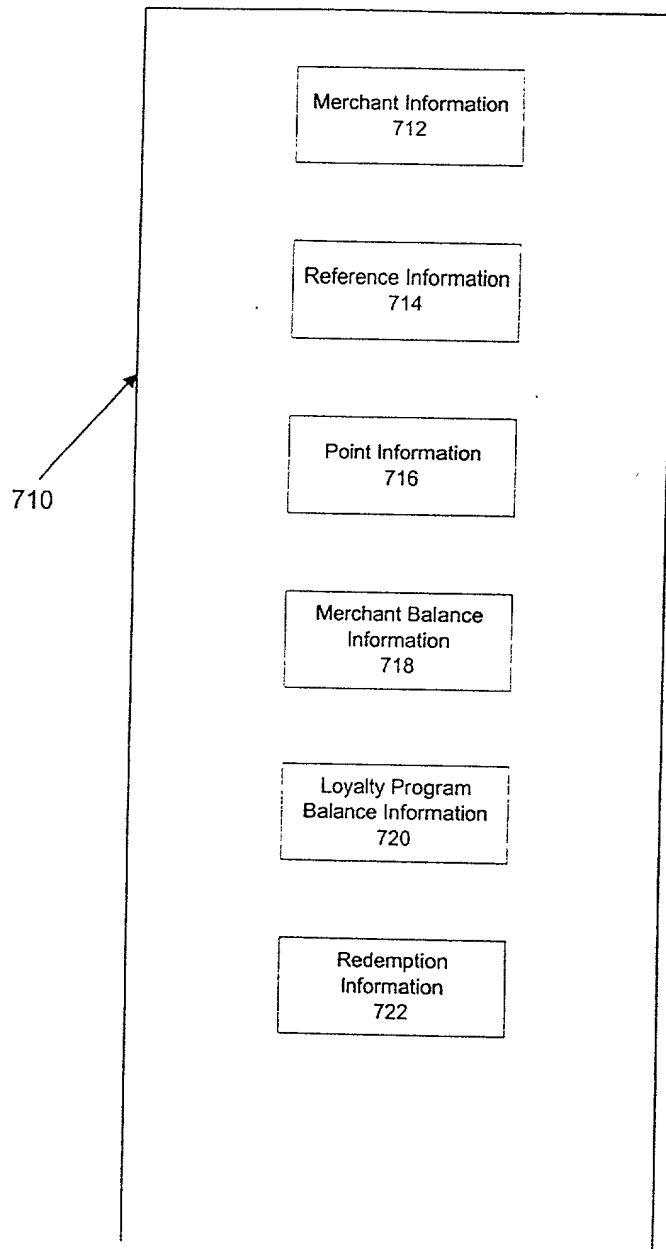722

710

FIG. 7

Merchant Information
712

Reference Information
714

Point Information
716

Merchant Balance
Information
718

Loyalty Program
Balance Information
720

Redemption
Information
722

Certificate
820

810

FIG. 8

Fig. 9

910

930

950

Merchant 920

Merchant 922

Merchant 926

Merchant 928